

## INDEXING INSTRUCTIONS:

Lot 14, Morgan Manor S/D, Sec. 34, T1S, R6W, DeSoto County, MS

CitiMortgage/Schubert/577807458

SUBSTITUTION OF TRUSTEE

WHEREAS, on **October 28, 1997, John W. Schubert, Jr. and wife, Rita Schubert**, executed a Deed of Trust to **William H. Lovell, III**, Trustee for the use and benefit of **First Commercial Mortgage Company of Memphis**, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 946 at Page 408 thereof; and

WHEREAS, the undersigned is the present holder and lender of the deed of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

STATE MS.-DESO TO CO.  
FILED

JUL 14 1 02 PM '03

BK 1767 PG 93  
W.E. DAVIS CH. CLK.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this  
the 8th day of July, 2003.

CitiMortgage, Inc. f/k/a First Nationwide Mortgage  
Corporation

BY: *T. Metcalf*

TERESA METCALF  
Assistant Secretary

ITS \_\_\_\_\_

STATE OF MISSOURI

COUNTY OF ST. LOUIS

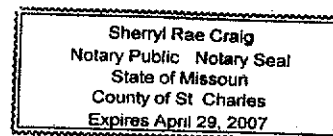
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction  
aforesaid, TERESA METCALF, who acknowledged to me that he is  
Assistant Secretary of CitiMortgage, Inc. f/k/a First Nationwide Mortgage  
Corporation, and acknowledged to me that he signed and delivered the above and foregoing  
Substitution of Trustee on behalf of CitiMortgage, Inc. f/k/a First Nationwide Mortgage Corporation  
after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 8th day of July,  
2003.

*Sherryl Rae Craig*  
NOTARY PUBLIC

My Commission Expires:

04-29-07



PREPARED BY AND RETURN TO:

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508